

Proposed NU Business Name: **NAIMA SHOES**



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Chagnolaya Unit, Fani

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JAMAL UDDIN
Age	:	04-08-1985 (32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 3Sons & 0 Daughter
No. of siblings:	:	04 Brothers & 04Sisters
Address	:	Vill: Uttor Zospur, P.O: Zospur, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	NILUPA AKTHER
(iii) Father's name	:	MONIR AHAMOD
(iv) GB member's info	:	Branch: Joshpur, Centre # 25 (Female), Member ID: 3283/1, Group No: 05 Member since :05-09-2008-2013 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	10 Years experience in the business and 08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-183908
Mother's Contact No.	:	01838-560330
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NILUPA AKTHER joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	: NAIMA SHOES
Location	:	Chadgazi bottoly bazar,chagolnya, Fani
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 83% Required Investment BDT 60,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing one employee.▪Collects goods from Fani.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

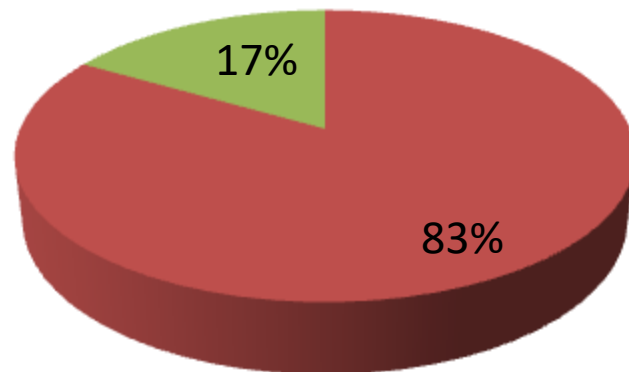
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Shoe,Laddies shoe,Shirt,Umbrella,bag ETC	2300	69000	828000
Total Sales(A)	2300	69000	828000
Less Variable Expense (B)			
Shoe,Laddies shoe,Shirt,Umbrella,bag ETC	1840	55200	662400
Total Variable Expense	1840	55200	662400
Contributon Margin (CM) [C=(A-B)]	460	13800	165600
Less Fixed Expense			
Rent		2000	24000
Electric Bill		700	8400
Transportaion		400	4800
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		50	600
Generator		150	1800
Mobil Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		5000	60000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Shoe	300	250	75000	100	250	25000	100000
Laddies shoe	350	220	77000	50	220	11000	88000
Shirt	200	250	50000			0	50000
Umbrella	100	150	15000	100	150	15000	30000
Bag	150	150	22500	100	150	0	22500
Security			40000			0	0
Others			20500			9000	
Total	450		300000	350		60,000	360,000

Source of Finance



- Entrepreneur's Contribution
300,000
- Investor's Investment 60,000
- Total 360,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Shoe,Laddies shoe,Shirt,Umbrella,bag ETC	2700	81000	972000	1020600	1071630
Total Sales(A)	2700	81000	972000	1020600	1071630
Less Variable Expense (B)					
Shoe,Laddies shoe,Shirt,Umbrella,bag ETC	2160	64800	777600	816480	857304
Total Variable Expense	2160	64800	777600	816480	857304
Contributon Margin (CM) [C=(A-B)]	540	16200	194400	204120	214326
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		700	8400	8700	9000
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8800	103800	104440	105092
Net Profit (E)= [C-D]		7400	88800	93240	97902
Investment Pay Back			24,000	24,000	24,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60800	126040
	Total Cash Inflow	148,800	154,040	223,942
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	88,000	28,000	28,000
3	Net Cash Surplus	60,800	126,040	195,942

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

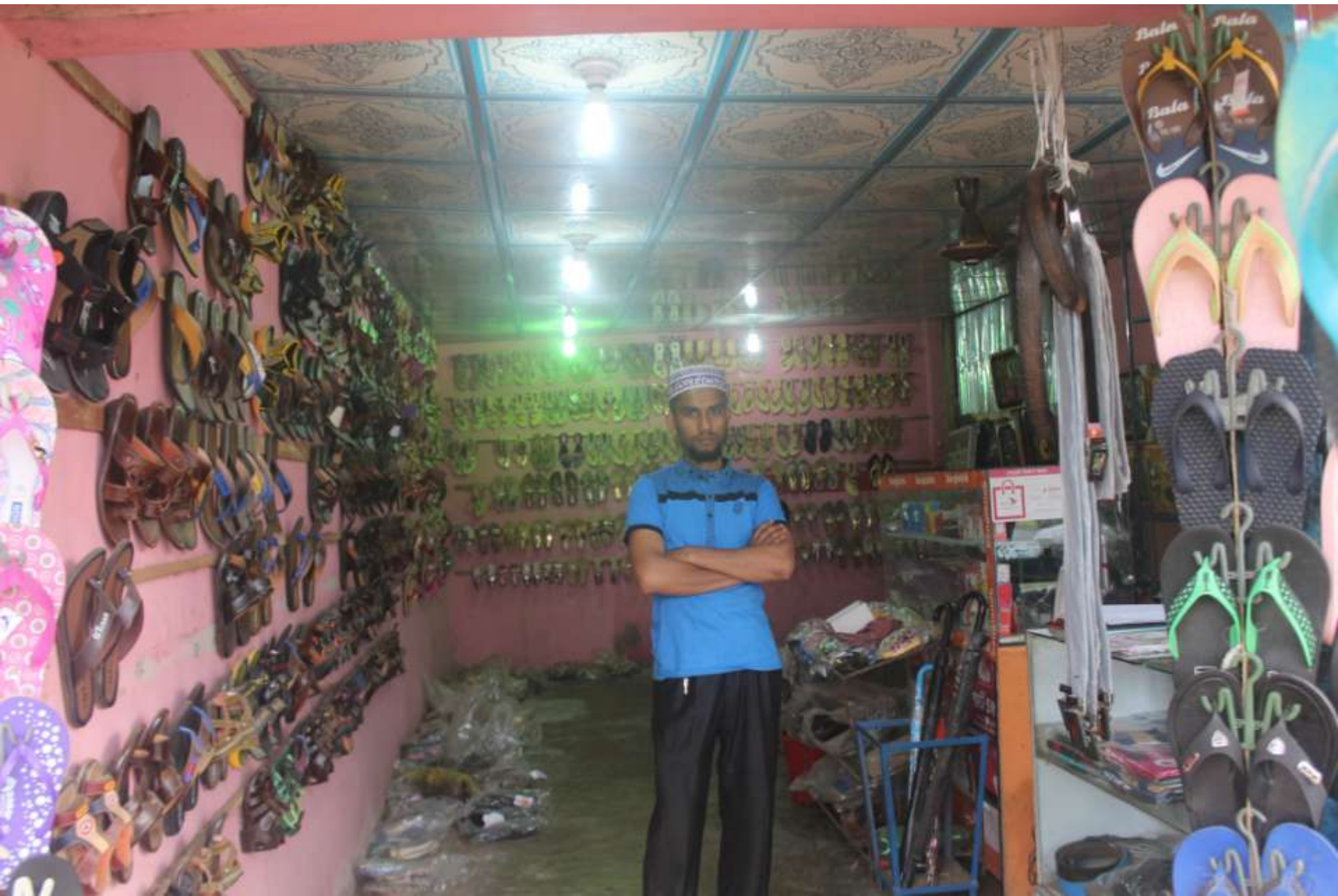
Theft
Fire

Pictures









FAMILY PICTURE

